

**Information to identify the case:**Debtor 1 **Jamie Edward Vargas**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2478**

EIN --\_-----

Debtor 2 **Brandy June Vargas**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9048**

EIN --\_-----

United States Bankruptcy Court **Southern District of Texas**Case number: **20-32700****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jamie Edward Vargas

Brandy June Vargas  
fka Brandy June Stone8/25/20**By the court:** Eduardo V Rodriguez  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of TexasIn re:  
Jamie Edward Vargas  
Brandy June Vargas  
DebtorsCase No. 20-32700-evr  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0541-4

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 30

Date Rcvd: Aug 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2020.

db/jdb  
cr +Jamie Edward Vargas, Brandy June Vargas, 1292 County Rd., # 105, Columbus, TX 78934-1762  
+21st Mortgage Corporation, Brady Law Firm, 6351 Preston Road, Suite 160,  
Frisco, TX 75034-5891  
cr +Global Lending Services LLC, 14841 DALLAS PARKWAY, SUITE 425, DALLAS, TX 75254-8067  
cr +Santander Consumer USA Inc. dba Chrysler Capital, 1027 Ninth Street,  
New Orleans, LA 70115-2357  
11086060 +Bryan Radiology Associates, PO Box 5306, Bryan, TX 77805-5306  
11086061 +CAC Financial Corp, 2601 Northwest Expressway, Suite 1000E, Oklahoma City, OK 73112-7236  
11086065 +Columbus Animal Clinic, 923 Walnut St., Columbus, TX 78934-2214  
11086068 +Corpra Care Inc, Attn:Bankruptcy, PO Box 941269, Houston, TX 77094-8269  
11086070 +Crystal Clear Pools & Spas, 700 W. Applegate Dr., Austin, TX 78753-3610  
11086075 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,  
San Diego, CA 92108-3007  
11086078 +Ronda Woolman, 1049 Oak St., Columbus, TX 78934-3420  
11086080 +SCS/Specialized Collection Systems, Attn: Bankruptcy, Po Box 441508,  
Houston, TX 77244-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11086058 E-mail/Text: ebn@21stmortgage.com Aug 25 2020 22:53:35 21st Mortgage Corp., P.O. Box 477,  
Knoxville, TN 37901  
11086059 +E-mail/Text: bankruptcy@aarons.com Aug 25 2020 22:54:01 Aaron's Sales & Lease,  
Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
11086062 +E-mail/Text: bankruptcy@usecapital.com Aug 25 2020 22:54:37 Capital Accounts,  
Attn: Bankruptcy Dept, Po Box 140065, Nashville, TN 37214-0065  
11086064 +EDI: CAPITALONE.COM Aug 26 2020 02:23:00 Capital One, 1680 Capital One Drive,  
Mc Lean, VA 22102-3407  
11086063 +EDI: CAPITALONE.COM Aug 26 2020 02:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
11086066 +E-mail/Text: rwick@columbusch.com Aug 25 2020 22:53:59 Columbus Community Hospital,  
110 Shult Dr., Columbus, TX 78934-3010  
11086067 +E-mail/Text: rwick@columbusch.com Aug 25 2020 22:53:59 Columbus Medical Clinic,  
2122 Hwy 71 S., 101, Columbus, TX 78934-3011  
11086069 +EDI: CCS.COM Aug 26 2020 02:23:00 Credit Collection Services, Attn: Bankruptcy,  
725 Canton St, Norwood, MA 02062-2679  
11086071 E-mail/Text: bankruptcy@glslc.com Aug 25 2020 22:52:25 Global Lending Services,  
PO BOX 10437, Greenville, SC 29603  
11086073 +EDI: IIC9.COM Aug 26 2020 02:23:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,  
Saint Paul, MN 55164-0378  
11086074 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 25 2020 22:52:44 Kohls/Capital One,  
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
11086076 EDI: PRA.COM Aug 26 2020 02:23:00 Portfolio Recovery, Attn: Bankruptcy,  
120 Corporate Blvd, Norfolk, VA 23502  
11086303 +EDI: PRA.COM Aug 26 2020 02:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
11086077 +E-mail/Text: EBN\_Waco@Receivemorermp.com Aug 25 2020 22:54:33 RMP, Attn: Bankruptcy,  
Po Box 21626, Waco, TX 76702-1626  
11086079 EDI: DRIV.COM Aug 26 2020 02:23:00 Santander Consumer, P.O. Box 660633,  
Dallas, TX 75266-0633  
11086081 +EDI: RMSC.COM Aug 26 2020 02:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
Po Box 965064, Orlando, FL 32896-5064  
11086082 +EDI: RMSC.COM Aug 26 2020 02:23:00 Synchrony Bank/Mattress Firm, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
11086083 +EDI: WABK.COM Aug 26 2020 02:23:00 Wfc, Attn: Bankruptcy, Po Box 6429,  
Greenville, SC 29606-6429

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11086072 Harold Wayne Manuel, 1271 Struce Ln.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0541-4

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Beverly Cahill Rice on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital  
beverly@sundmakerfirm.com, alexis@sundmakerfirm.com, trey@sundmakerfirm.com,  
michelle@sundmakerfirm.com  
Chandra Dianne Pryor on behalf of Creditor Global Lending Services LLC  
Chandra.Pryor@BonialPC.com  
Nicholas M Wajda on behalf of Joint Debtor Brandy June Vargas nick@recoverylawgroup.com,  
r47098@notify.bestcase.com  
Nicholas M Wajda on behalf of Debtor Jamie Edward Vargas nick@recoverylawgroup.com,  
r47098@notify.bestcase.com  
Randy W Williams rww@bymanlaw.com,  
rw13@trustesolutions.com;rw13@trustesolutions.net;rw11@trustesolutions.net;rww.trusteel@gmail.com  
Shawn Kevin Brady on behalf of Creditor 21st Mortgage Corporation sgdwin@brady-law-firm.com  
US Trustee USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 7